Women of America, Incorporate!

How to protect your personal assets from domestic abuse!

A Feminist Response to Trump 2.0

With Hindi Introduction

हिंदी परिचय के साथ

By Barbara Leuin, Ph.D.

Porpoises PeaceCast4Good Session co-hosted by Kaz & Poll, twin stars of BardiVarian Authenticated Ethical Intelligence Agency, co-produced with Data Sommelier PM Thomas. Ph. G

https://archive.org/details/home-economics-redefined-could-womens-domestic-labor-become-a-for-profit-business

Featured at AEHERSa PeacePreneuring Incubator Workshop

https://bit.ly/m/Porpoises-PeaceCasts4Good-JUne25

Here's the translation of the provided text into Hindi:

अमेरिकी महिलाएं, निगमित हों!

घरेलू हिंसा से अपनी व्यक्तिगत संपत्ति की सुरक्षा कैसे करें! [1]

ट्रम्प 2.0 पर एक नारीवादी प्रतिक्रिया [2]

बारबरा ल्यूइन, पीएच.डी. द्वारा

भूमिका

इस पुस्तक का आधार यह है कि आप किसी भी स्थिति में हों, अवसर पैदा करने का एक तरीका है। 3किसी को भी शिकार होने की ज़रूरत नहीं है। 4 यह पुस्तक डोनाल्ड जे. ट्रम्प के संयुक्त राज्य अमेरिका के 47वें राष्ट्रपति चुने जाने की खबर पर मेरी पहली और बहुत मजबूत प्रतिक्रिया भी है। 5मेरी प्रतिक्रिया एक अर्थशास्त्री और एक नारीवादी दोनों के रूप में है। 6यह एक निश्चित आक्रोश की भावना को भी दर्शाता है। 7अंत में, यह मेरी पहली पूरी किताब है जो जेमिनी सहायता से लिखी गई थी। 8मैं लगभग 8 महीनों से Google के जेमिनी एआई (मूल संस्करण) के साथ काम कर रही हूँ। 9मैंने ज्यादातर जेमिनी को

एक शोध उपकरण के रूप में इस्तेमाल किया है। **10**इस पुस्तक के लिए, मैंने प्रत्येक अध्याय का विषय लिया और जेमिनी से मौजूदा विषय के बारे में एक अग्रणी प्रश्न पूछा। **11**कुछ मामलों में, मैंने एक या दो अनुवर्ती प्रश्न पूछे। **12**आप अध्यायों में मेरे जेमिनी के साथ संवाद को देखेंगे। **13**मुझे कहना होगा कि जेमिनी सहायता का उपयोग करके, मुझे एक पहला मसौदा लिखने में केवल **8** दिन लगे, जिसमें मुझे बिना सहायता के तीन या चार महीने लग सकते थे। **14**यूएनएम लाइब्रेरी की किताबों को खंगालने वाले एक शोध सहायक के रूप में अपने स्नातक छात्र दिनों से लेकर ऊर्जा क्षेत्र में और एक विश्वविद्यालय के प्रोफेसर के रूप में अपने पेशेवर काम तक, मुझे शोध करने और अपने निष्कर्षों के बारे में इस तरह से लिखने का काफी अनुभव रहा है जो मनोरंजक और शैक्षिक दोनों है। **15**जेमिनी ने मुझे कुछ मुद्दों पर विश्लेषण और कुछ अंतर्दृष्टि ही नहीं, बल्कि ऐसे संदर्भ भी प्रदान किए जिन्हें मैं जल्दी से जांच कर इस पुस्तक में शामिल कर सकी। **16**मुझे विश्वास है कि आपको परिणाम पसंद आएगा। **17**

परिचय

इस पुस्तक की प्रेरणा एक्सिओस (**9** नवंबर, **2024** को अपडेटेड) की एक हेडलाइन थी, जिसमें लिखा था, **"**ट्रम्प **2.0** अर्थव्यवस्था में बाजार क्या देखते हैं।**" 18** हेडलाइन के नीचे सारांश टिप्पणी में कहा गया**:**

यह क्यों मायने रखता है**:** निवेशक ऐसी नीतियों की उम्मीद करते हैं जो निगमों के लिए अच्छी हों**,** लेकिन मुद्रास्फीति को नियंत्रित करने के लिए खराब हों। [19]

संख्याओं के अनुसार**:** वैश्विक वित्तीय बाजार यह अनुमान लगाते हैं कि ट्रम्प का चुनाव निगमों के लिए अच्छा होगा **(**ढीले नियमों और कम करों की संभावना के साथ**),** लेकिन मुद्रास्फीति की गतिशीलता के लिए उतना नहीं। [20]

इसकी व्याख्या**: "**निगमों के लिए अच्छा**"** का आमतौर पर मतलब कम कॉर्पोरेट कर और कम नियम होता है। [21]मुद्रास्फीति को नियंत्रित करने के लिए बुरा का मतलब है कि उनकी नीतियां कीमतों पर ऊपर की ओर दबाव डालेंगी। [22]उदाहरण के लिए, टैरिफ का भुगतान आमतौर पर आयातकों द्वारा किया जाता है और उच्च कीमतों के रूप में उपभोक्ताओं तक पहुँचाया जाता है। [23]

हम पहले से ही जानते हैं कि ट्रम्प **2.0** का प्रशासन महिलाओं के लिए बुरा होने वाला है। [24]इसने मुझे सोचने पर मजबूर कर दिया। [25]क्या होगा अगर महिलाएं **"**घरेलू सेवा निगम**"** बनातीं और अपने पतियों को उन सभी वर्तमान में बिना भुगतान वाले काम के लिए बिल देतीं जो वे करती हैं**?** [26]गृहकार्य, खाना बनाना, बच्चों की देखभाल, वैवाहिक सेवाएं,

परामर्श, **errands** चलाना, इन्वेंट्री प्रबंधन, लॉजिस्टिक्स (बच्चों को स्कूल, खेल आदि से उठाना) और इसी तरह। [27]निगमों के रूप में, वे ट्रम्प **2.0** के सभी कर छूटों का लाभ उठा सकते थे और उन सभी चीजों को खर्च के रूप में घटा सकते थे जिन्हें अब उपभोक्ता वस्तुओं के रूप में माना जाता है, जिनकी कीमतें मुद्रास्फीति के फिर से बढ़ने के साथ अनिवार्य रूप से बढ़ेंगी। [28]जीत/जीत। [29]

Forward

The premise of this book is that whatever situation you find yourself in, there is a way to create opportunity. Nobody has to be a victim.

This book is also my first, and very strong reaction, to the news that Donald J. Trump is elected to become the 47th President of the United States. My response is as both an economist and as a feminist. It also reflects a certain sense of outrage.

Lastly, this is my first full book that was written with a Gemini assist. I've been working with Google's Gemini AI (the basic version,) for about 8 months. I've mostly used Gemini as a research tool. For this book, I took the theme of each chapter and asked Gemini a leading question regarding the topic at hand. In some cases, I asked a follow-up question or two. You will see, interspersed in the chapters, my dialogue with Gemini.

I have to say that using the Gemini assist, it took me only 8 days to write a first draft that might have taken me three or four months unassisted. From my graduate student days as a research assistant combing the tomes of the UNM library, to my professional work as in the energy field and as a university professor, I've had considerable experience engaging in research and writing about my findings in such a way that is both entertaining and educational. Gemini provided me with not only analysis and some insight on certain issues, but references that I was able to quickly check out and incorporate into this book. I trust you will enjoy the result.

Introduction

The inspiration for this book was a headline from Axios[1] (updated Nov 9, 2024) that read, "**What markets see in the Trump 2.0 economy**."

The summary comment below the headline noted:

> Why it matters: Investors expect policies that are good for corporations, but bad for controlling inflation.
>
> **By the numbers:** Global financial markets anticipate that Trump's election will be good for corporations (with the possibility of looser regulations and lower taxes), but less so for inflation dynamics.

Interpreting this: "good for corporations" usually means low corporate taxes and fewer regulations. Bad for controlling inflation means his policies will add upward pressure on prices. Tariffs, for example, are usually paid for by importers and passed along to consumers in the form of higher prices.

We already know that Trump 2.0's administration is going to be bad for women. This got me thinking. What if women formed "domestic service corporations" and billed their husbands for all the currently unpaid work they do? Housekeeping, cooking, child care, matrimonial services, counseling, running errands, inventory management, logistics (picking up the kids from school, sports, etc.) and so on.

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[1] Courtenay Brown, Neil Irwin. Axios, updated November 9, 2024, https://www.axios.com/2024/11/06/stock-market-trump-economy-policies?stream=top&utm_source=alert&utm_medium=email&utm_campaign=alerts_all

As corporations, they could take advantage of all of Trump 2.0 tax breaks and deduct as expenses all the things that are now considered consumer goods, which will inevitably go up in price as inflation rears its ugly head again. Win/win.

In 1970, Pat Mainardi published "the Politics of Housework," a widely-read article among feminists and some economists. In it, she pointed out the stereotypical responses men make to the idea of taking an equal share of housework, as well as some of the socio-economic implication.

This article was widely circulated in the economics department at UNM when I was in the Ph.D. program in the late 1970s, and hotly debated. All the married men claimed that they made a "reasonable" contribution to housework and the single guys didn't have a clue.

Selma James, another feminist writer from those times, wrote on the themes of sex, race, class and caring for people. An article by Emily Callaci for the Boston Review[2] suggests that Selma James's work with the Wages for Housework movement shows that we ignore the labor of care at our own peril. She writes:

> "The market economy, James has long argued, has always fleeced women. When middle-class women could afford to be housewives, they accessed wealth as dependents of their wage-earning husbands—an arrangement leading to its own distinctive kind of oppression. Working-class women and the majority of women of color, meanwhile, have always had to work

[2] **Care Work in a Wageless World** by Emily Callaci. https://www.bostonreview.net/articles/selma-james-care-work/

> outside their homes, subject to the oppressive vicissitudes of the market. Today, even among the most privileged sectors of the workforce, women are penalized for any time they spend away from their jobs doing the unpaid work of childrearing."

With the election of Donald J. Trump to become the 47th President of the United States, in some senses we have come full circle to the pre-women's liberation era in which women are again viewed as the property of men in marriage, and are being denied a voice of their own. In fact, the post-Roe v. Wade slogan of, "My body, my choice," is being coopted by some men, to become, "Your body, my choice." A completely misogynist statement.

This book is a modern rendering of the 1970s Women's Liberation movement, with ideas and suggestions for how to cope with the Trump 2.0 economy as an American woman of the 21st century.

You can be a victim of circumstance or a master of your own fate. Be controlled by the system or work the system. Choose your own fate and the Universe conspires to support you.

CHAPTER 1: The Complaint

Let's take a good look at what women are complaining about today. You may find some things that resonate with you or you may choose to add your own complaints to the list.

Some would say, "there's nothing new under the sun." Women have been complaining about the same things since the dawn of time. There are some biological facts that are inescapable – women have babies, men do not. Are capable of breast-feeding babies; men cannot. Women nurture children; many men do not.

It is also true that women, in general, have more synapses connecting the two hemispheres of their brains than men. Men tend to be "left-brain logical." Women tend to be stronger in empathy and communication. The list can go on.

While acknowledging that there are, indeed, biological differences between women and men, is it unreasonable to ask men to treat women with the same dignity and respect they treat members of their own species?

The following comments were posted on a BuzzFeed and republished in an article by Hannah Dobrogosz[3] just a few days after the election.

19 Women Who've Absolutely Had ENOUGH Of This Patriarchy Malarkey

[3] 19 Women Who've Absolutely Had ENOUGH Of This Patriarchy Malarkey, by Hannah Dobrogosz, accessed November 11, 2024. https://www.buzzfeed.com/hannahdobro/what-women-need-men-to-understand

"Women are expected to be models, maids, chefs, brood mares, taxi services, secretaries, sperm recipients, wage contributors, and more, all with a sunny disposition and a smile."

7. "Men: 8-to-5 jobs. Women: 24/7 jobs. How fair! When we marry, we become a mother to a manchild, then we have children and NEVER get help. Some men have blinders on. Just because you work eight hours doesn’t mean you are done. HELP OUT, MEN!"

8. "I DON'T WANT TO TELL YOU WHAT TO DO!!! My husband is 'in charge' of taking out the trash and recycling. I even explained that this meant he would take them both out without being asked to, put a new trash bag in the can, and put the recycling container back in its proper spot. How often do you think I still have to remind him to do all of these things? 9.5 out of 10 times. It's VERY frustrating."

12. "I would like men to understand that the time has come for them to support women and reproductive choices. Where are the men standing up for our rights? Women have had men's backs since humanity began.

14. "It took the first 25 years of our marriage to get my husband to take his plate to the kitchen sink. Now I'm working on getting him to actually put it in the dishwasher every time. Occasionally, he puts it in the dishwasher, but if it's full of clean stuff, he will leave the dirty plate on the side and walk away. He doesn't think about emptying the dishwasher….

16. "I manage our schedules and calendar for the entire family (him and I plus two kids). We have daily conversations about things happening during the week (or just important conversations in general). He retains absolutely ZERO information!!! BUT THEN he likes to joke (really complain) that I'm controlling!

17. "I can't believe I have to say this, but men need to stop with the 'jokes' about sexual assault. It's certainly a reflection of their actual attitude about women, which is that women are there to serve them and that women who stand up for their BASIC HUMAN RIGHTS are doing something wrong. I do not want to hear another 'she was asking for it' comment…

19. And: "I want men to know how off-balance the whole partnership with them can be. Women are expected to be models, maids, chefs, brood mares, taxi services, secretaries, sperm recipients, wage contributors, and more, all with a sunny disposition and a smile. Meanwhile, marriage robs us of our names and independence along with our personal identities. We have gone from being 'Jane Doe' to 'Mrs. John Doe,' or worse, diminished from who we were into the role of 'mother,' 'housewife,' or 'homemaker.' Meanwhile, men can stay who they are. We become less attractive as we age naturally but are expected to keep looking like we did when we were young, while men are expected to go gray, grow a paunch, and bald, and that's OK. It's a double standard. There are more gray divorces because women are tired of being treated like a doormat and want a life. Men should understand that women are not put on this planet to service them."

‘Nuff said!

Women have a long history of complaining about men's treatment of them, including[4]:

> ***Legal rights***
> *Women were not allowed to vote, and had no property rights in their own name. Husbands had the power to imprison or beat their wives. Divorce and child custody laws favored men.*
>
> ***Education***
> *Women were not allowed to attend college or university.*
>
> ***Employment***
> *Women were paid less than men for the same work, and were not allowed to work in certain professions, such as medicine or law.*
>
> ***Social participation***
> *Women were not allowed to participate in church affairs, with only a few exceptions.*
>
> ***Emotional support***
> *Women often feel that their partners are not emotionally available or provide enough emotional support.*

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[4] History of the Women’s Rights Movement, National Women’s History Alliance website https://nationalwomenshistoryalliance.org/history-of-the-womens-rights-movement/#:~:text=Stanton's%20version%20read%2C%20%E2%80%9CThe%20history,made%20totally%20dependent%20on%20men Accessed Nov. 14, 2024

Communication

Women may feel that men struggle to communicate clearly, or offer solutions instead of listening.

The term "misogyny" was coined in the 17th century and comes from the Greek words misos, meaning "hatred," and gunē, meaning "woman". Second-wave feminists popularized the use of the term in the 1970s.

This list was generated by Google Search/Generative AI while researching “history of women's complaints about men.”

A recent article By Shivangi Misra, Global Legal Advisor at Equality Now[5] entitled, “Why Women’s Rights Are Vulnerable in America” discusses the fact that the absence of constitutional protections for women “leaves them vulnerable to a myriad of abuses. It also makes their hard-won legal rights easier to strip away, as demonstrated by the rollback on women’s human rights in recent years.”

This article, and others like it, suggest that the problems women face in the US are not just relationship issues; there is systematic and institutionalized discrimination against women. This shows up in wage disparities with men, “glass ceilings” that keep women from rising to leadership positions, and the difficulties women have in prosecuting men who physically harass and abuse them.

The complaints are real. These challenges are universal.

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[5] https://equalitynow.org/news_and_insights/why-womens-rights-are-vulnerable-in-america/ Accessed 11/13/24

CHAPTER 9: Get Started Now!

We've arrived at the end and are back where we began. It's time to talk about incorporating.

Before we dive in, I must state that this chapter is a description of a hypothetical scenario and should not be construed as advice in any way, shape or form, and certainly is not legal advice. If you are thinking about incorporating or setting up a business entity of any sort, please consult an attorney or at least a business advisor or CPA in your state who can give you specific advice as to your situation and requirement.

The premise of this book has been that in married and committed heterosexual relationships, women tend to (overwhelmingly) provide more than their "fair share" of domestic labor, while men seem to hold firm to the innate belief that since they earn more than women, they don't have to participate in the business of taking care of the domestic requirements of their relationship.

We talked specifically about keeping the home clean, which involves a myriad of small tasks; about child rearing and child care; and about the sexual nature of male-female domestic relationships. These seem to be the big three. Add, if you like, yard and landscape maintenance, and vehicle maintenance, as these seem to be more traditionally men's responsibility.

However, we have reached a crossroad. If the world of work is stacked against women, where it seems impossible to break the wage ceiling and earn as much as

a man performing the same job, how are women to achieve parity with men. If further, rights are being stripped away from women and placed in the hands of institutions that are dominated by men, such as state legislatures and the courts, again, how are women to achieve equality with men?

Women have tried resistance, rebellion, or simply acquiesced. We are too busy taking care of the kids, managing the shopping, cooking, cleaning, school and after-school activities, making doctor’s appointments, etc. to think about anything else. How do we fight back? Are we doomed to a win/lose situation where we come out on the bottom?

Now there is a new idea. What if women were to form a business to provide all these services? Instead of performing all these jobs for free, the business can charge a market rate for each service rendered, and the man of the house can select from a menu of services based on his budget and choices. Services cost too much? Then just do them yourself! Don’t ask me (the “wife”) to do them – I’m too busy running my (second) business!

Here's how it could work:

First, let’s make a list of potential services with their common market rates. This could be things like:

- House Cleaning $80/hour. So for 4 hours a week, it’s $320.
- Child Care $300/week (per child)
- Transportation $200/week (compare to the cost of Uber or Lyft)
- Scheduling $48/hour or about $100/week

- Yard Maintenance $100/month
- Auto Maintenance $100/month

You can certainly add to this list, as you like. Notice, that I specifically leave any compensation for sexual activity off the list, as it is illegal to charge for this in every state, and really, who has time for it anyhow?

Let's add up this list of services. On a weekly basis, it runs about $1,270, assuming a household with two kids. Monthly, these services can run about $5,292.

To be fair, let's give the "hubby" credit for what effort he actually contributes to the smooth and supportive running of the household. In business, there's a general rule that 80% of the work is performed by 20% of the people, and vice versa. So, let's give the man of the house credit for 20% of the work that actually gets done.

Since we're now making this an economics discussion, let's revert back to our barter economy and "match" our honey's efforts by also contributing our 20%. Gratis. (Even though we know women work better, faster, smarter when it comes to the domestic front.)

That leaves 60% of the combined "domestic services" uncompensated. If the man now wishes to engage the "wife" to perform those services, he now hires her Domestic Corporation and the sole employee of that Domestic Corporation is then sent in to do the work. So, for a mere $762 a week, or $3,175.20 a month, all the child care, house cleaning, driving to sports, clubs, doctor appointments, etc. as well as lawn care and auto maintenance can all get done.

For some men, this may be the bargain of a lifetime! For women, who are now earning additional wages from being employed by their Domestic Corporation, this can represent economic freedom! Extra money for girlfriend trips, spa treatments, makeovers, wardrobe, etc. What fun!

To understand a little more about how this Domestic Corporation works, let's do a quick review. Corporations (S-Corps, C-Corps, LLC's and LP's) are each considered to be a separate legal entity. The benefits of using a separate legal entity to provide services include limitations on the liability of the owner, if the entity is sued, as well as separating the owners of the business from the goods or services being provided. Arms-length transactions tend to take the emotion out of the conversation, which is also a good thing.

On the downside, corporations require specific record keeping, including minutes of meetings and financial transactions. Since, as a woman owning a business entity to provide services to exactly one customer, this won't be difficult. It simply requires keeping a separate ledger for the business as opposed to any personal or joint expenses you may also be keeping track of.

And here's the real beauty. Taxes. As a business entity, the Domestic Corporation now potentially qualifies for all the business tax breaks currently in place and being proposed under Trump 2.0. And, all those pesky expenses, such as the cost of providing child care, house cleaning, etc. now become *business expenses*, and

are deductible from the gross revenue of the corporation. Yes, even your salary that you now draw from the corporation to provide those services.

And it gets even better. Since you are now an employee of said Domestic Corporation, the corporation must withhold money for Social Security, Workers' Comp., and other benefits that you will receive at a later time, if you should want or need them. Yay, you!

Now, if inflation rears its ugly head, you simply have a higher cost of goods to write off. As expenses go up, your "profit" might go down slightly, but as a business owner, you can also do what most other businesses do and simply increase your prices. Win/win! (Except for dear old "hubby" who is now paying more out of pocket for the same value. Let him bear the cost of inflation.)

At this point, you might be asking, "Is all of this legal?" I turned to Gemini for answers.

Can married women charge their husbands for housework and child care?
Gemini's answer. (Nov. 11, 2024)

> *There is no legal or financial framework for charging a spouse for housework or childcare within a marriage. However, there are several ways to approach this issue:*

1. ***Open Communication**. Talk to your spouse about the division of labor within the household. Discuss your feelings about the current arrangement and express your needs.*
2. ***Negotiation**: Work together to find a solution that is fair and equitable for both of you. This may involve creating a chore chart, hiring outside help, or adjusting work schedules.*
3. ***Couples Therapy**: If you're struggling to communicate effectively, consider seeking the help of a therapist. A therapist can provide guidance and tools to help you resolve conflict and build a stronger relationship.*
4. ***Financial Agreements**: While not legally binding, you could create a financial agreement that outlines how household expenses will be divided. This could include a "salary" for childcare and housework.*

It's important to remember that a healthy marriage is built on mutual respect and cooperation. By approaching this issue with empathy and understanding, you can find a solution that works for both of you.

It's interesting to me that Gemini went right to the relationship aspect of marriage and focused on feelings. I love that Gemini expressed the concept of a healthy marriage and focused on mutual respect. Ladies, if we had mutual respect on the part of men, we wouldn't be having these conversations!

Also, please note that while Gemini is a reflection of the common understandings and writings that are "out there," we are seeing little precedent for the un-enslavement of women in regard to the inequities of the burdens of simply managing our domestic lives.

I asked Gemini a couple of follow-up questions. Just to make sure I was on the right track. Here are the answers:

Can the corporation sell services to the founder's spouse?

> *Yes, a corporation can sell services to the founder's spouse. There's no legal restriction preventing this type of transaction. However, it's crucial to ensure that the transaction is conducted at arm's length and is fair to both parties.*
>
> *Here are some key considerations:*
>
> - ***Fair Market Value**: The services should be priced at fair market value, meaning the price that would be charged to any other customer under similar circumstances.*
> - ***Documentation**: Proper documentation, such as invoices and contracts, should be maintained to record the transaction.*
> - ***Tax Implications**: Both the corporation and the spouse should be aware of any potential tax implications, such as income tax and sales tax.*
> - ***Conflict of Interest**: If the founder is involved in decision-making regarding the transaction, it's important to avoid any conflicts of interest.*
>
> *By following these guidelines, the corporation can sell services to the founder's spouse while maintaining transparency and fairness.*

Ladies, I think we're covered.

Last question: Can the founder's spouse be the only customer of the corporation?

Yes, a corporation can have a single customer, even if that customer is the founder's spouse. While it might seem unusual, there's no legal prohibition against this arrangement.

However, it's important to consider the potential tax implications and the perception of the business by external stakeholders.

Key Considerations:

1. *Tax Implications:*
    - *Arm's Length Transactions: The transaction between the corporation and the spouse should be conducted at arm's length, meaning the terms should be similar to those offered to any other customer.*
    - *Fair Market Value: The services or products provided should be priced at fair market value.*
    - *Documentation: Adequate documentation, such as invoices and contracts, should be maintained to support the transaction.*
    - *Tax Authorities: It's advisable to consult with a tax professional to ensure compliance with tax laws and avoid potential scrutiny from tax authorities.*

2. *Business Perception:*

- *Credibility: Having a single customer, especially a related party, might raise questions about the business's viability and sustainability.*
- *Funding and Investments: Potential investors or lenders may be hesitant to invest in a company with a limited customer base.*

While it's possible to have a corporation with a single customer, it's generally advisable to diversify the customer base to mitigate risks and enhance the business's long-term sustainability.

I want to point out a couple of things here. The concept of "arms-length" transaction has come up several times. When owning and running a business, there are numerous hats to wear. The first hat is "Business Owner." As a business owner, you set up the "rules of the game," as it were – the mission statement, the corporate "ethos", the marketing approach, and most important of all, systems of operation, i.e. how the company will operate in the performance of its functions that it was designed to fulfill. There are a lot of decisions to be made here and they are all "business owner" decisions.

The next "hat" you wear is that of "Manager." The manager of the business *manages the systems*! If there are systems for marketing, product or service fulfillment, inventory management, financial reporting, employee performance reviews, etc., these are all the purview of the manager to make happen.

Lastly, there is the "Technician" hat. The technician is the employee who actually does the work, fulfills the contract, supplies the labor. This person is also you!

In making sure a transaction is “arms-length,” what you must do is be aware of which hat you are wearing when you interact with the customer. Most likely, as the Business Owner and Manager, you can delegate just about all of the responsibility to the Technician who negotiates the contract with the customer (your spouse or domestic partner) and then does the work! As long as you are operating under the name of the corporation, it is arms-length.

The other thing I want to address is the idea of your spouse or partner being the single customer. Like many other business owners, you may become ambitious and want to expand. After all, who doesn’t love more “pin money.”[6]

If I were to expand this business, I would not do it by directly engaging with additional clients to provide domestic services. A: you don’t have time. B: the way to grow a business is by leverage, not by trading more time for dollars.

So, how would I leverage this business? I would create a secondary “mission” to educate and train other women on how to set up their own domestic services corporations. Think of the opportunities here – TikTok videos, e-books, coaching, guidance, referrals (to all the professionals you who are helping you, such as your CPA and attorney,) and maybe even discounts on supplies if you are now able to buy in bulk and resell to your new customers. The possibilities are limited by your imagination.

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[6] A small amount of money for non-essential purchases.

Last item on the agenda – logistics. They how-tos of setting up your business entity. We start with what kind of entity you want to set up. Here's what Gemini says about the "best" form of business (Accessed Nov. 11, 2024):

> *Choosing the Right Entity The best type of corporate entity for your business depends on various factors, including:*
>
> - *Liability protection: How much personal liability you want to shield yourself from.*
> - *Tax implications: How you want your business to be taxed.*
> - *Management and control: How you want to manage and control your business.*
> - *Funding needs: How much capital you need to raise.*
> - *Future plans: Your long-term goals for your business.*
>
> *It's important to consult with an attorney or accountant to determine the best entity for your specific needs. They can help you understand the legal and tax implications of each option and ensure that you comply with all relevant regulations.*

I agree. Consult an attorney. There are great resources online, like Rocket Lawyer. This is not "rocket science." It's something business people do every day. Some states actually let you incorporate online. In Colorado, for example, where I used to live, it costs $10 to set up a separate business entity and takes about 10 minutes to fill out the form. Bada boom! Done!

In some states, you have to download a form. Fill it in completely and mail it to the Secretary of State where you want to incorporate. (Usually, the state that you live in.)

What's next? Here is a check-list from Gemini with some notes from me.

Here's a general overview of the steps involved in incorporating a business:

1. ***Choose a State of Incorporation****: Consider factors like tax benefits, business climate, and regulatory environment.* (You will usually incorporate in the state you live in. It's easier and simpler and you don't have to then register in your state where you do business as a "foreign entity" doing business in that state. Plus, you avoid filing two sets of state tax returns.)
2. ***Choose a Business Name****: Ensure it's unique and available in your chosen state.* (Have some fun here, but don't make it too weird. You will need to have a business name before you formally set up your business with the Secretary of State in your home state.)
3. ***Name a Registered Agent:*** *to receive legal and tax documents on behalf of the corporation.* (Your Registered Agent can be you! If you're okay getting mail for your Domestic Corporation at your home address, you can name yourself, individually, as the registered agent. Keeps it simple and easy.)
4. ***File Articles of Incorporation****: This document outlines the basic information about your corporation, including its name, purpose, and structure.* (I would remind you here that to "incorporate" means

to set up an LLC, or an LP, or a corporation. Within those designations, there are several further choices that have to do with how you want to be taxed. Taxes can get a little tricky here, especially if you file a joint return with your spouse. In this case, they get half the benefit of your business profit or loss. You might want to consider either filing separate tax returns or setting up a C-corporation that pays its own taxes. You then individually receive wages, and dividends, if there is any profit to distribute. You might want to consult with a CPA here.)

5. ***Pay Filing Fees****: State fees vary, but they typically range from a few hundred to a few thousand dollars.* (If you use a service to set up your business for you, they will charge a fee as well. This is not required, but may be more convenient for us busy girls.)
6. ***Adopt Bylaws****: These are internal rules governing the corporation's operations, such as board meetings and shareholder voting.* (Bylaws pertain to any corporate structure. For LLCs, it's called an Operating Agreement. Same purpose – to define how the business is run, who has a say in its management, how banking and other financial decisions are made and who inherits the business if you pass on.)
7. ***Hold an Organizational Meeting****: This meeting establishes the initial board of directors and officers.* (This part's fun – especially since you're the only owner/shareholder in your company. Just look in the mirror and appoint yourself chairman of the Board and Director of the company. Give yourself the title of President or CEO as well. Cheers!)

I’d add one other item to this checklist from Gemini:

8. **Get a Tax ID number** (called EIN or TIN) from the IRS. This is required by the bank if you want to set up a separate bank account for your business, which you should do. Go the the IRS website, www.IRS.gov and find the form they require to apply for an EIN. Fill out the form and submit. They will instantly give you back a PDF letter with your tax number. Now you’re in business!

Final advice from Gemini, with which I heartily concur:

> *While incorporating a business can be a relatively simple process, it's essential to understand the legal and financial implications. Consulting with a business attorney or accountant can provide valuable guidance and ensure compliance with all regulations.*

About the Author

Dr. Barbara Leuin (that's me) has had an illustrious career spanning over five decades. After completing her Ph.D. in Natural Resource Economics in the late 1970s, she spent five years as the head of Energy Demand Forecasting at Public Service Co. in Albuquerque, where she published annually a nine-volume report on energy demand in New Mexico. From 1982 through 1992, Barbara taught Economics, Business and undergraduate writing and public speaking. She published numerous professional articles in both economics and experiential education.

After spending several years training in the personal growth industry, Barbara started her first company, Creative Money MAGIK, to help start-up entrepreneurs write business plans and raise first-round capital. She published *Planning With A Heart: A Business Planning Book for Women Only* in 2001.

From 2002 to 2010, Barbara launched a career in residential real estate, including hard money lending, house flipping, and public speaking. She also created and taught a 3-day boot camp on real estate investing.

In 2011 to present, Barbara shifted to commercial real estate. She formed SOFIA Capital Ventures in 2012 to broker commercial real estate and business loans. Currently, the company represents over 100 lenders. Barbara has published audio series, articles and a new book called *Syndicating Made Easy* which is currently available on Amazon.